

AGING AND DISABILITY RESOURCE CONNECTION

LEARN THE LINGO! GLOSSARY OF KEY TERMS

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This glossary has been prepared as a reference for individuals unfamiliar with important terms commonly used in programs and services that serve older adults and individuals with disabilities.

A

Area Agency on Aging – In Michigan, the state is geographically divided into 16 planning and service areas, and an area agency on aging is designated within each to work with communities to plan, provide, and fund local programs for older adults.

Affordable Care Act – Also known as the Patient Protection and Affordable Care Act, it was passed by Congress and signed into law in 2010. Among its many provision, individuals are required to purchase private health insurance if they have no other coverage, and states have the option of expanding Medicaid coverage to eligible citizens.

Activities of Daily Living – Personal tasks include bathing, dressing, getting out of bed, toileting, mobility, and eating. Whether one can perform these activities without assistance is a measure of eligibility for certain programs.

Americans with Disabilities Act – This is a federal law that prohibits discrimination on the basis of disability by employers, state and local governments, and places of public accommodation, such as hotels and restaurants.

Adult Day Care – A community-based program for individuals that provides a variety of health, social, and related support services in a protective setting during usual working hours.

Adult Foster Care Home – Housing that provides personal care, supervision, and room/board for 1 to 20 people in a licensed residential home. There are three types of homes, depending on the number of residents.

Agency with Choice – A model of financial management services in which the individual chooses an agency to be a co-employer of service providers.

Aging in Place – A concept used to describe an individuals' ability to remain in their homes as they grow older, receiving increased services to satisfy new needs.

Alzheimer's disease – There are several types of dementia, and Alzheimer's disease is the most common type. The illness progresses through stages – from mild, to moderate, to severe.

Assisted Living – This is a general term that includes both licensed and unlicensed residences that offer services beyond that of mere shelter.

Assistive Technology – This is a term for products that help individuals with hearing, speech and communication, and movement. Hearing aids, for example, are a form of assistive technology.

C

Care Plan – Also called a “treatment plan” or “service plan,” this is a written statement that outlines the types and frequency of long term supports and services that an individual receives. It may include treatment goals over a specified time period.

Caregiver – A person who provides help with various activities to a family member, partner, friend, or neighbor. Emotional and /or financial support, as well as hands-on help with different tasks, may be provided.

Centers for Independent Living – These are agencies that provide training, mentoring, and referrals to help people with disabilities and their families lead productive lives.

Community Mental Health – These are publicly-funded agencies (often county-based) that provide an array of services to individuals suffering from a mental illness.

Community Living Program – A grant program of the federal Administration on Community Living, it helps older adults who are at risk of nursing home placement, to continue to live in their homes with access to professional help to find community resources to fit their needs.

Community-Based Services – Non-facility based services designed to help individuals remain independent and living at home or in the setting of their choice. Senior centers, transportation, meals, visiting nurses or home health aides, adult day care, and homemaker services are among the programs offered.

Continuing Care Retirement Community – These campuses offer independent living, assisted living, and skilled nursing care housed in different buildings, giving residents the opportunity to remain on campus if their needs change. Residential services, social and recreational services, health care services, personal care, and nursing care are provided. Residents pay a monthly fee and often a large-sum entrance fee.

D

De-institutionalization – A policy that calls for providing supportive care and treatment for medically and socially dependent individuals in the community, rather than in a nursing home or psychiatric hospital.

Developmental Disability – This is a condition that originates before age 22, that can be expected to continue indefinitely, and that constitutes a substantial handicap to the individual's ability to function without assistance.

Disability – This term refers to a physical or mental impairment that substantially limits one or more major life activities of an individual, such as personal care, learning, and working.

Dual Eligible – Individuals with certain needs who enroll in both the state-administered Medicaid program and the federally-administered Medicare program are referred to as dual eligible. Currently, these individuals receive prescription drugs and most long term care benefits from Medicaid, and coverage for doctor's visits and inpatient hospital care from Medicare.

Durable medical equipment – This includes equipment such as hospital beds, wheelchairs, and prosthetics used at home that may be covered by Medicaid, Medicare, or private insurance.

F

Fee-For-Service – It is a method of government or private insurance payment to health care providers based on each test/procedure performed by the provider. Traditional Medicare is an example of a fee-for-service program.

Financial Management Services – This program helps an individual or family manage and distribute funds in a self-directed budget, helps with staff hiring, and assists in accounting for funds spent.

Fiscal Intermediaries – These are organizations that provide administrative services for payments between an individual and providers of services

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Fiscal/Employer Agent Services – An agent may be a government entity, a private non-profit entity, or for-profit entity that has been contracted to help individuals enrolled in a public program.

H

Health Insurance Portability and Accountability Act of 1996 (known as HIPPA)

One important part of this federal law protects the privacy of individuals' medical records. Another provision protects workers and their families from losing health insurance when the workers change or lose their jobs.

Health Maintenance Organization – This is a business that provides or covers comprehensive health care services to individuals, including preventive services. A Health Maintenance Organization is paid a set monthly fee for each individual, regardless of the number of services an individual receives.

Home for Aged – This is a licensed residential facility that offers personal care, supervision, and room and board to individuals age 60 or older, for a monthly charge.

Home Health Agency – This is a public or private organization that directly or indirectly provides health – related services, supervised by a licensed health professional, in the patient's home.

Home Health Aide – Under the supervision of a home health agency, an aide assists older, ill or disabled persons with household chores, bathing, personal care, and other daily living needs.

Home Health Care – This includes a wide range of health-related services delivered at a person's home, such as assistance with medications, wound care, intravenous (IV) therapy, and help with basic needs such as bathing, dressing, and mobility.

Homemaker Services – In-home help is provided with meal preparation, shopping, light housekeeping, money management, personal hygiene and grooming, and laundry.

Hospice – Palliative and supportive care is provided for terminally ill patients and their families. The whole family is considered the unit of care, and care extends through their period of mourning. These services, which can include home health, volunteer support, grief counseling, and pain management, can be provided in an individual's home, a hospital, a hospice residence or a nursing home.

I

Information and Assistance – This program directs individuals to appropriate agencies or resources to address their expressed needs. Information and assistance is often conducted over the telephone.

In-Home Services – Services are available to help older adults, and adults and children with a disability, to remain at home and avoid institutionalization.

Individual Budgets – This term means the plan through which funds or resources available to participants will be spent. Individuals can directly manage their services and expenditures, or assign this task to a representative. An individual budget is a key program element that increases choice and control by the consumer.

Individual Choice – This refers to a range of service options to meet the diverse needs of individuals. The degree to which people have choice must go beyond the range of service choices, and include opportunities to decide when and where services will be provided, and how and by whom tasks will be performed.

Instrumental Activities Of Daily Living – These tasks include housekeeping, cooking, shopping, laundry, medication management, money management, and communication.

L

Level Of Care – This refers to the amount of assistance required by an individual. Level of care is measured through an assessment, and can be used to determine an individual's eligibility for programs.

Long Term Supports And Services – A range of medical and social services designed to help people who have disabilities or chronic care needs. Services may be short- or long-term, and may be provided in an individual's home, in the community, or in a nursing or assisted living facility.

Long Term Care Insurance – These policies help pay for long term care expenses that Medicare does not cover. Some policies cover only care in a nursing facility, and other policies cover both nursing home costs and long term supports and services at home. Policies differ widely in cost, and coverage may be denied based on health status or age.

Long Term Care Ombudsman Program – This program provides advocacy, information, and complaint resolution to individuals living in nursing homes, homes for the aged, and adult foster care homes.

M

Managed Health Care Plan – An insurance plan wherein an insurer contracts with a group of health care providers – “a network” – in order to control costs. A Health Maintenance Organization is one type of managed health plan.

Medicaid – Federal and state-funded program of medical assistance to low-income individuals of all ages that has income and asset eligibility requirements.

Medicare – This federal health insurance program for persons aged 65 and over and certain disabled persons under age 65 consists of several parts: Part A (hospital insurance); Part B (optional medical insurance which covers physicians' services and outpatient care in part and which requires beneficiaries to pay a monthly premium); and Part D (prescription drugs).

Medicare Supplement Insurance (also called Medigap) – These policies provide coverage in one or more areas not covered by Medicare, such as annual deductibles and co-payments for services. There are many different types of policies with different types of coverage and varied monthly premiums.

Mental Health Services – Services that may be available to individuals of any age, including counseling, psychotherapy, psychiatric services, medication, crisis intervention, and support groups. Issues addressed include depression, grief, anxiety, stress, as well as severe mental illnesses.

Money Follows the Person – This is a federal initiative that allows people living in nursing facilities or other institutions to have the money or benefits go with them as they move out into the community with community-based services.

N

No Wrong Door – A concept wherein “entry” into the long term supports and services system can be made through initial contact with many different organizations, all of whom have sufficient information to direct individuals to the appropriate agencies and resources that can meet their needs.

Nurse – Nurses are trained to care for the sick, aged, or injured. Depending on education and experience, a nurse is either a registered nurse (RN) or a Licensed Practical Nurse (LPN).

Nurse Practitioner – A registered nurse has additional education to work in an expanded role, usually with a focus on primary health care. Nurse practitioners may conduct physical examinations, interpret laboratory results, select plans of treatment, identify medication requirements, and perform medical management activities for some health conditions.

Nursing Facility or Nursing Home – These licensed facilities provide long term residential health care. Some also provide short-term rehabilitation.

O

Older Americans Act – This federal law created the network of federal, state, and local agencies that oversees aging services programs. Through this network, Congress provides significant funding for services such as home-delivered meals, congregate meals, senior centers, and legal services.

Options Counseling – This is a service that provides information to individuals about the array of community-based and institutional long term care services available.

P

Personal Emergency Response System – With this system, a radio transmitter is worn on a belt or on a chain around an individual's neck. Upon an injury or other emergency, the individual presses a button, which automatically dials a response center. This response center then calls a chosen health care provider or family member.

Person Centered Planning – This is a process of empowering individuals by having them in charge of defining the direction for their lives, rather than other people deciding what is best for them.

Personal Assistance Services – This term includes many different kinds of help for individuals with disabilities who need assistance with Activities of Daily Living (ADL's) or Instrumental Activities of Daily Living (IADL's).

Program of All-inclusive Care for the Elderly (PACE) – This program, available in some geographic areas, provides comprehensive long term supports and services to individuals age 55 or older through an interdisciplinary team of health care professionals.

Psychiatric Disability – This is a condition when mental illness significantly interferes with the performance of major life activities, including learning, thinking, and communicating.

R

Registered Nurse – This is a nurse who has graduated from a formal program of nursing education and has been licensed by an appropriate state authority. RNs can be graduates of different educational programs, such as a two-year associate degree program, three-year hospital diploma program, or four-year baccalaureate program.

Rehabilitation Services – These services are designed to improve/restore a person's functioning and include physical therapy, occupational therapy, and/or speech therapy. They may be provided at home or in a facility, and may be covered in part by Medicare.

Respite Care – This is a service in which trained professionals or volunteers come into the home or facility to provide short-term care (from a few hours to a few

days) for a person to allow caregivers some time away from their caregiving responsibilities.

S

Self-Direction – This term describes programs and services where people are given maximum choice and control, with the right to select, manage and dismiss their workers. Self-direction may also be called "self-determination" or "independent living."

Senior Center – This is a building where a variety of on-site programs for older adults take place, including recreation, socialization, congregate meals, and some health services.

Skilled Nursing Facility – This is a nursing facility, or distinct part of a nursing facility, where medical services are performed by nurses and doctors, and has speech, occupational and physical therapy available. Medicare will reimburse for skilled nursing care in some circumstances, but not basic care.

Spend-Down – If an individual is enrolled in Medicaid, depending on her or his income, there may be an amount each month she or he pays must pay for medical expenses before Medicaid pays for the rest of medical expenses for the month. This may also be referred to as a "deductible."

Social Security Administration – This federal agency administers a number of programs providing retirement income and disability income.

Supplemental Security Income – This is a program of support for low-income aged, blind and disabled persons. The amount of the benefit is more for a married couple than for an individual, and the amount depends on whether the recipients are living in their own residence or not.

Support Broker – This is an individual or agency that arranges for specific services and supports a consumer and/or family needs. The broker acts on behalf of the consumer to arrange these services and supports. A key principle of self-determination is the shifting of control from the funding agency to the consumer.

Support Group – These gatherings of people share a common bond, coming together on a regular basis to share problems and experiences. They may be

sponsored by social service agencies, senior centers, and religious organizations, as well as organizations such as the Alzheimer's Association.

T

Transportation Services – These provide a means for individuals to travel for services, appointments, and shopping. Transport may be provided by bus, taxi, volunteer drivers, or van services that can accommodate wheelchairs and persons with other special needs.

V

Veterans Home and Community-Based Services – These programs serve veterans of any age who are at risk of nursing home placement, and their family caregivers. Veterans receive home and community-based services so they may continue to live in their homes or setting of their choice.

W

Waiver – The federal government can give States permission to bypass certain federal requirements in order to operate a specific kind of program. They are often used to authorize managed care, or alternative delivery or reimbursement systems. A particular waiver is often named for the subsection of the Social Security Act authorizing it.